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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/057,781	04/09/1998	YUICHI TAKATSU	65316-002	6772

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RADER, FISHMAN & GRAUER PLLC  
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SUITE 140  
BLOOMFIELD HILLS, MI 48304-0610

EXAMINER

REAGAN, JAMES A

ART UNIT	PAPER NUMBER
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3621

DATE MAILED: 03/03/2004

Please find below and/or attached an Office communication concerning this application or proceeding.

# Office Action Summary

Application N .

09/057,781

Applicant(s)

TAKATSU ET AL.

Examiner

James A. Reagan

Art Unit

3621

MW

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --  
Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

## Status

- 1) ☐ Responsive to communication(s) filed on 19 December 2003.
- 2a) ☒ This action is **FINAL**. 2b) ☐ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

## Disposition of Claims

- 4) ☒ Claim(s) 1,3-20,22,24 and 44 is/are pending in the application.
- 4a) Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration.
- 5) ☐ Claim(s) \_\_\_\_\_ is/are allowed.
- 6) ☒ Claim(s) 1, 3-20, 22, 24, and 44 is/are rejected.
- 7) ☐ Claim(s) \_\_\_\_\_ is/are objected to.
- 8) ☐ Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

## Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on \_\_\_\_\_ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.  
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).  
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

## Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some \* c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

\* See the attached detailed Office action for a list of the certified copies not received.

## Attachment(s)

- 1) ☐ Notice of References Cited (PTO-892)
- 2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
- 3) ☐ Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08)  
Paper No(s)/Mail Date \_\_\_\_\_
- 4) ☐ Interview Summary (PTO-413)  
Paper No(s)/Mail Date. \_\_\_\_\_
- 5) ☐ Notice of Informal Patent Application (PTO-152)
- 6) ☐ Other: \_\_\_\_\_

## **DETAILED ACTION**

### **Status of Claims**

1. This action is in response to the amendment received on 19 December 2003 (paper #19).
2. Claims 22 and 24 have been amended (paper #19).
3. Claims 1, 3-20, 22, 24, and 44 have been examined.

### **RESPONSE TO ARGUMENTS**

4. Applicant has not provided arguments with the last Office action.

### **Previous Objections to Drawings**

5. The objection to the drawings on the last Office action was erroneous.  
Please disregard.
6. The following is a **Final Rejection** of all claims and associated limitations pending in the current application as amended in paper #7.

### **Claim Rejections - 35 USC § 103**

7. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

8. Claim 22 is rejected under 35 U.S.C. 103(a) as being unpatentable over Biffar (US 5,903,880) in view of Rosen (US 5,453,601).

**Examiner's note:** Examiner has pointed out particular references contained in the prior art of record in the body of this action for the convenience of the Applicant. Although the specified citations are representative of the teachings in the art and are applied to the specific limitations within the individual claim, other passages and figures may apply. Applicant, in preparing the response, should consider fully the *entire* reference as potentially teaching all or part of the claimed invention, as well as the context of the passage as taught by the prior art or disclosed by the examiner.

**Claim 22:**

Biffar (e.g., col. 3, line 16- col. 5, line 24) discloses a recording medium which is readable by a computer and has stored a program for allowing a computer to function as an electronic note generation device for determining whether or not to generate information representing a predetermined amount based on an identification code (i.e., "identifying element") which is indicative of a right to request generation of said information representing an amount equal to or smaller than a predetermined credit limit, when supplied with said identification code by an outside device connected via a network to request generation of said information representing said predetermined amount, generating and sending said information representing said predetermined amount to said

outside device when determining to generate said information: and handling an amount obtained by subtracting said predetermined amount from said credit limit represented by said identification code as a new credit limit represented by said identification code after determining to generate said information representing said predetermined amount (i.e., "the escrow account is decreased by the same value"). Rosen discloses the network Server may in turn convey an access-denied message to Session Manager A of the Transaction money module ... if it is a teller money module or Money Generator Module that is trying to access the Network the To Bank A application notifies the bank's systems that its access will not be permitted (see col. 38, lines 51-61). Rosen discloses records of the notes generated and conveyed by the Money Generator module are sent to the local bank's Transaction Reconciliation System and an Issuing Bank's Money Issue Reconciliation System for maintaining statistical and housekeeping functions. Records of the electronic notes cleared and settled at the Clearing Bank are also provided to the Money Issue Reconciliation System. (See col. 9, lines 27-42). Rosen also discloses a network (exemplified by the lines interconnecting modules and systems) to mediate transactions between money modules, the participating banks of the system and the security system (see col. 7, lines 64-67); banks or financial institutions that are coupled to a money generator device for generating and issuing to subscribing customers electronic money including electronic currency backed by demand

deposits and electronic authorizations (see col. 3, lines 43-47); each money module must commit to the money module with which it has established a session. Thus, transaction money module then commits to the Money Generator module (see col. 49, lines 43-49); the packet manager will utilize an algorithm so that the least number of electronic notes are used to fulfill the requested amount of transfer (see col. 13, line 26-27), the money generator module includes a unique application not present in other money modules for responding to requests for electronic for electronic money. This is the Money Creator application (see col. 17, lines 14-17), an issuing bank an asset account reflecting the balance of a clearing account at a Clearing Bank and at a Correspondent Bank, Deposited at Issuing Bank Account: An asset account reflecting the balance of the Correspondent Bank account at the Issuing Bank; Money Due Account: An asset account reflecting the money deposited to the bank's account (see col. 26, lines 37-66). It would have been obvious to one of ordinary skill in the art at the time of the invention to combine Biffar with Rosen because these techniques increase the efficiency and security of the note generation task.

Furthermore, subtracting an amount from a credit limit for the purposes of obtaining a new and correct credit limit would be obvious to one of ordinary skill in the art, as well as distributing commodities less than an accepted predetermined credit limit. Determining a new credit limit after a portion of the existing credit limit has been used provides the

creditor and debtor with stored information regarding the remaining credit available.

### **Reasons For Allowance**

9. The following is an examiner's statement of reasons for allowance:

The closest prior art, Biffar (US 5,903,880) discloses a recording medium that is readable by a computer and has stored a program for allowing a computer to function as an electronic note-generating device. The invention of Biffar discloses identification codes, network connections, and personal authorizations.

With regard to independent claims 1, 24, and 44, Biffar does not specifically disclose, teach, or otherwise show at least the system component of *a means for supplying information indicative of said excess amount and said electronic note of an amount exceeding said excess amount to said electronic note generation means*. This has the intended result of preventing unauthorized notes in excess of a predetermined and legitimate amount from being generated.

### Conclusion

10. Applicant's amendment necessitated the new ground(s) of rejection presented in this Office action. Accordingly, **THIS ACTION IS MADE FINAL**. See MPEP § 706.07(a). Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the date of this final action.



Any inquiry concerning this communication or earlier communications from the examiner should be directed to **James A. Reagan** whose telephone number is **(703) 306-9131**. The examiner can normally be reached on Monday-Friday, 9:30am-5:00pm.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, **James Trammell** can be reached at (703) 305-9768.

Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the **Receptionist** whose telephone number is **(703) 305-3900**.

Any response to this action should be mailed to:

***Commissioner of Patents and Trademarks***

**Washington, D.C. 20231**

or faxed to:

<b>(703) 305-7687</b>	[Official communications; including After Final communications labeled "Box AF"]
<b>(703) 308-1396</b>	[Informal/Draft communications, labeled "PROPOSED" or "DRAFT"]

Hand delivered responses should be brought to Crystal Park 5, 2451  
Crystal Drive, Arlington, VA, 7<sup>th</sup> floor receptionist.

JAR

26 February 2004

  
**JAMES P. TRAMMELL**  
**SUPERVISORY PATENT EXAMINER**  
**TECHNOLOGY CENTER 3600**